

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

KRISTI S. SCHNEIDER

Debtor(s)

Case No. 24-22901CMB

---

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/22/2024.
- 2) The plan was confirmed on 03/12/2025.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 04/09/2025.
- 6) Number of months from filing or conversion to last payment: 0.
- 7) Number of months case was pending: 5.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$36,875.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$15,243.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$15,243.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$0.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$914.58
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$914.58**

Attorney fees paid and disclosed by debtor: \$2,163.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY BANK**	Unsecured	3,628.00	3,427.87	3,427.87	0.00	0.00
AMERICAN EXPRESS NATIONAL BANK	Unsecured	2,023.00	2,023.17	2,023.17	0.00	0.00
CAPITAL ONE NA BY AMERICAN INTERNATIONAL	Unsecured	1,841.00	1,841.15	1,841.15	0.00	0.00
D SCOTT LAUTNER ESQ	Unsecured	0.00	NA	NA	0.00	0.00
DUQUESNE LIGHT COMPANY(*)	Unsecured	NA	1,293.50	1,293.50	0.00	0.00
INTERNAL REVENUE SERVICE*	Unsecured	0.00	288.26	288.26	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	8,593.00	8,557.51	8,557.51	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	3,549.00	3,549.51	3,549.51	0.00	0.00
JEFFERSON CAPITAL SYSTEMS LLC*	Unsecured	286.00	286.52	286.52	0.00	0.00
JPMORGAN CHASE BANK NA S/B/M/	Unsecured	3,766.00	3,805.43	3,805.43	0.00	0.00
K & S REAL ESTATE INC	Unsecured	5,134.00	NA	NA	0.00	0.00
K AND S REAL ESTATE	Unsecured	0.00	NA	NA	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	300,769.00	299,697.94	0.00	0.00	0.00
LAKEVIEW LOAN SERVICING LLC	Secured	0.00	396.38	396.38	0.00	0.00
LVNV FUNDING LLC	Unsecured	1,336.00	1,249.32	1,249.32	0.00	0.00
QUANTUM3 GROUP LLC - AGENT FOR	Unsecured	1,004.00	1,141.43	1,141.43	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	2,075.00	2,075.19	2,075.19	0.00	0.00
RESURGENT RECEIVABLES LLC	Unsecured	3,348.00	3,348.90	3,348.90	0.00	0.00
STATE OF CALIFORNIA	Unsecured	55,685.00	55,838.33	55,838.33	0.00	0.00
USAA FEDERAL SAVINGS BANK	Secured	20,189.57	20,189.57	20,189.57	0.00	0.00
USAA FEDERAL SAVINGS BANK	Unsecured	1,031.00	1,031.36	1,031.36	0.00	0.00
VIVE FINANCIAL	Unsecured	982.00	1,011.06	1,011.06	0.00	0.00
VOYAGER CONTRACTING LLC	Unsecured	12,000.00	9,026.00	9,026.00	0.00	0.00
WELLS FARGO BANK NA	Unsecured	4,009.00	7,500.00	7,500.00	0.00	0.00

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$396.38	\$0.00	\$0.00
Debt Secured by Vehicle	\$20,189.57	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$20,585.95</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,557.51	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$8,557.51</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$98,737.00</b>	<b>\$0.00</b>	<b>\$0.00</b>

<b>Disbursements:</b>			
Expenses of Administration	<u>\$914.58</u>		
Disbursements to Creditors	<u>\$0.00</u>		
<b>TOTAL DISBURSEMENTS :</b>			<b><u>\$914.58</u></b>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 04/18/2025

By: /s/ Ronda J. Winnecour

\_\_\_\_\_  
Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.